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|-------------------------------------|--|------------------------------------|------------|--------------------------|------------|
| <b>Title:</b>                       | TDI Regulatory filing requirements for Commercial Networks |                                    |            |                          |            |
| <b>Department/Line of Business:</b> | Provider Network Operations / All Commercial               |                                    |            |                          |            |
| <b>Approver(s):</b>                 | VP Provider Network Management                             |                                    |            |                          |            |
| <b>Location/Region/Division:</b>    | SWHP   |                                    |            |                          |            |
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## LINE OF BUSINESS

This document applies to the following line(s) of business:  
Commercial ALL

## DEFINITIONS

*When used in this document with initial capital letter(s), the following word(s)/phrase(s) have the meaning(s) set forth below unless a different meaning is required by context. Additional defined terms may be found in the BSWH P&P Definitions document.*

None.

## POLICY

In avoidance of Texas Department of Insurance (“TDI”) violation, the health plan complies with TDI network adequacy requirements in accordance with state regulations for network expansions and annual justifications of existing networks.

## PROCEDURE

Health plan includes Exclusive Provider Organization (“EPO”) and Preferred Provider Organization (“PPO”) health care service delivery networks that comply with Insurance Code §1301.005 and §1301.006 and the network adequacy requirements described in TAC § 3.3704 such that the distance from any point in its designated service area to a point of service is not greater than: 30 miles in non-rural areas and 60 miles in rural areas for Primary Care Provider (“PCP”) and general hospital care; and 75 miles for specialty care and specialty hospitals. Requirements: TIC § 1301.005, TIC § 1301.006, TAC § 3.3704. Health Maintenance Organization (“HMO”) is required to provide an adequate network for its entire service area. Covered services are accessible and available so the travel distances from any point in its service area to a point of service are no greater than: 30 miles for PCP and general hospital care and 75 miles for Specialty Care Provider (“SCP”) and specialty hospitals. TAC§11.1607(h), TAC§11.1607(i)

## TDI Regulatory Filing

### **EPO, PPO and HMO Documentation and Deliverables**

- Contracted provider listing that includes demographic information and credentialing dates.
- Contracted Provider Maps identifying locality of contracted providers in geographic health plan service area.
- Access plan justification of Identified gaps in professional healthcare services and alternate access to care.
- Access plan provider listings of contracted providers that includes demographic information and credentialing dates to alternate professional healthcare services.

- Access plan provider maps identifying the locality that fulfill the gaps in healthcare professional services.
- Completion of FIN543 document annual report, waiver request and access plan checklist.

## ATTACHMENTS

None.

## RELATED DOCUMENTS

None.

## REFERENCES

### PPO

28 TAC §3.3704 - Freedom of Choice; Availability of Preferred Providers

[https://texreg.sos.state.tx.us/public/readtac\\$ext.TacPage?sl=R&app=9&p\\_dir=&p\\_rloc=&p\\_tloc=&p\\_ploc=&pg=1&p\\_tac=&ti=28&pt=1&ch=3&rl=3704](https://texreg.sos.state.tx.us/public/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=28&pt=1&ch=3&rl=3704)

28 TAC §3.3707 - Waiver Due to Failure to Contract in Local Markets

[https://texreg.sos.state.tx.us/public/readtac\\$ext.TacPage?sl=R&app=9&p\\_dir=&p\\_rloc=&p\\_tloc=&p\\_ploc=&pg=1&p\\_tac=&ti=28&pt=1&ch=3&rl=3707](https://texreg.sos.state.tx.us/public/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=28&pt=1&ch=3&rl=3707)

28 TAC §3.3709 - Annual Network Adequacy Report

[https://texreg.sos.state.tx.us/public/readtac\\$ext.TacPage?sl=R&app=9&p\\_dir=&p\\_rloc=&p\\_tloc=&p\\_ploc=&pg=1&p\\_tac=&ti=28&pt=1&ch=3&rl=3709](https://texreg.sos.state.tx.us/public/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=28&pt=1&ch=3&rl=3709)

28 TAC §3.3709 - Failure to Provide an Adequate Network

[https://texreg.sos.state.tx.us/public/readtac\\$ext.TacPage?sl=R&app=9&p\\_dir=&p\\_rloc=&p\\_tloc=&p\\_ploc=&pg=1&p\\_tac=&ti=28&pt=1&ch=3&rl=3710](https://texreg.sos.state.tx.us/public/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=28&pt=1&ch=3&rl=3710)

### HMO

28 TAC §11.1607 - Accessibility and Availability Requirements

[https://texreg.sos.state.tx.us/public/readtac\\$ext.TacPage?sl=R&app=9&p\\_dir=&p\\_rloc=&p\\_tloc=&p\\_ploc=&pg=1&p\\_tac=&ti=28&pt=1&ch=11&rl=1607](https://texreg.sos.state.tx.us/public/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=28&pt=1&ch=11&rl=1607)

28 TAC §11.301 – Filing Requirements

[https://texreg.sos.state.tx.us/public/readtac\\$ext.TacPage?sl=R&app=9&p\\_dir=&p\\_rloc=&p\\_tloc=&p\\_ploc=&pg=1&p\\_tac=&ti=28&pt=1&ch=11&rl=301](https://texreg.sos.state.tx.us/public/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=28&pt=1&ch=11&rl=301)

28 TAC §11.302 – Service Area Expansion or Reduction Applications

[https://texreg.sos.state.tx.us/public/readtac\\$ext.TacPage?sl=R&app=9&p\\_dir=&p\\_rloc=&p\\_tloc=&p\\_ploc=&pg=1&p\\_tac=&ti=28&pt=1&ch=11&rl=302](https://texreg.sos.state.tx.us/public/readtac$ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=28&pt=1&ch=11&rl=302)

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